



用心聆聽 實現您心



Listening. Understanding. Delivering.



保誠精選「旅遊樂」  
消閒

PRUChoice Travel  
LEISURE





- IV. Sudden occurrence of strike, riot, civil commotion, industrial action, hi-jack, terrorist attack, adverse weather conditions, natural disasters (including but not limited to earthquake, tsunami and volcanic eruption), mechanical or structural defect of such aircraft, train or sea vessel, or closure of airport, train station or port;
- V. Serious damage to the principal home of the insured person or travel companion in Hong Kong from burglary, fire, flood, earthquake or similar natural disasters which requires the insured person's or travel companion's presence in the premises;
- VI. (applicable to policyholder of **PRUChoice Furkid Care** only) Bodily injury or illness that require surgery or confinement in licensed vet clinic/hospital, or death of insured person's cat/dog that is covered under **PRUChoice Furkid Care**.

OR  
We will reimburse you with the additional accommodation and transportation expenses incurred overseas in the event of trip curtailment and return to Hong Kong due to:

- Death, bodily injury or illness of your immediate family member\*;
- Hi-jack or riot at the planned destination which first occurs during the period of insurance; or
- (applicable to policyholder of **PRUChoice Furkid Care** only) Bodily injury or illness that require surgery or confinement in licensed vet clinic/hospital, or death of insured person's cat/dog that is covered under **PRUChoice Furkid Care**.

#### Outbound Travel Alert (OTA) Extension

In the event of trip curtailment directly due to the first issuance\*\* of a Black or Red Outbound Travel Alert (OTA) issued by the Hong Kong Security Bureau to the planned destination, we will reimburse the insured person the irrecoverable loss and/ or additional overseas accommodation and transportation loss up to:

- Black OTA – 100% of such loss; or
- Red OTA – 50% of such loss.

#### Kidnapping Extension

In the event of trip curtailment or interruption due to the insured person and/or travel companion being kidnapped during booked trip, we will reimburse the insured person the irrecoverable loss or additional overseas accommodation and transportation.

### 8. Re-Routing<sup>^</sup>

In the event of scheduled public common carrier\* is being delayed for more than 8 hours due to strike, riot, civil commotion, industrial actions, hi-jack, terrorist attack, adverse weather conditions, natural disaster (including but not limited to earthquake, tsunami and volcanic eruption), mechanical or structural defect of such public common carrier\*, or closure of airport, train station or port, we will reimburse you:

- I. Irrecoverable deposits or charges paid in advance or contracted to be paid of accommodation and transportation incurred outside Hong Kong; or
- II. Additional accommodation and transportation expenses necessary incurred overseas for re-routing in order to continue the planned trip.

#### Extension Cover

Winding-up of an airline during the booked trip will be covered. We will reimburse the insured person the cost of the forfeited airline ticket.

<sup>^</sup> Provided that no claims payment has been made under Section 9 – Travel Delay.

### 9. Travel Delay<sup>\*</sup>

In the event of scheduled public common carrier\* is being delayed for more than 5 hours due to strike, riot, civil commotion, industrial actions, hi-jack, terrorist attack, adverse weather conditions, natural disaster (including but not limited to earthquake, tsunami and volcanic eruption), mechanical or structural defect of such public common carrier\*, or closure of airport, train station or port, we will reimburse you travel delay cash benefit of HK\$200 for the first full 5 hours and HK\$400 for each subsequent full 8 hours.

# Provided that no claims payment has been made under Section 8 – Re-Routing.

### 10. Delayed Baggage

Compensation for emergency purchase of essential items such as clothing or toiletries in the event of checked-in baggage delayed for more than 8 hours from the time of scheduled arrival at destination abroad due to mishandling by airline or hi-jack.

### 11. Personal Liability

Indemnity for legal liability for bodily injury or property damage to a third party as a result of your negligence.

### 12. Rental Vehicle Excess

If you rent a vehicle in a journey, for which you have arranged the motor policy, and the vehicle is involved in a collision whilst under your control or it is stolen or damaged during parking, we will indemnify the excess, deductibles and non operation charge (NOC) which you are liable under the policy.

### 13. China Medical Card Service (For Annual Cover Only)

Upon presentation of MedPass China Medical Card, you can enjoy hospital admission deposit guarantee to designated hospitals\*\*\* for in-patient whilst travelling in Mainland China.

- \* 'Immediate Family Member' means the insured person's legally married spouse, parent, parent-in-law, grandparent, grandparent-in-law, son or daughter, son-in-law or daughter-in-law, brother or sister, brother-in-law or sister-in-law, grandchild, grandchild-in-law, legal guardian, fiancé or fiancée.
- \*\* 'First issuance' means the alert first issued in respect of a specific event or incident ever since the Outbound Travel Alert system existed.
- \*\*\* The designated hospital list will be updated from time to time, please refer to [www.prudential.com.hk/travel-hospitalist.pdf](http://www.prudential.com.hk/travel-hospitalist.pdf) for details.
- % For the avoidance of doubt, Trauma Counseling do not require the insured person to first take medical treatment during the trip.
- \* Public common carrier refers to aircraft, bus, train or sea vessel

1,500,000

5,000

Full  
Admission  
Deposit  
Guarantee

## Annual Cover

If you are a frequent traveller, no matter for leisure or business purpose, **PRUChoice Travel Annual Cover** provides you a hassle free comprehensive cover:

- Up to 90 days for each trip and unlimited number of trip throughout a policy year.
- Additional cover of China Medical Card Services.
- No Claim Discount (NCD) will be entitled upon subsequent renewal year if no claim is being made, reported or arising during the preceding year. If no claim record in the preceding year, you will enjoy 10% NCD at the subsequent renewal. If no claim record in 2 consecutive years, you will enjoy 20% NCD at the subsequent renewal.
- Policy will be auto-renewed upon expiry every year if premium payment is made by credit card.

## Automatic 10 days Extension

If you are unavoidably delayed overseas in the course of the scheduled itinerary (including any delays caused by the issuance of any Outbound Travel Alert(s) during the trip in respect of your planned destination by the Security Bureau of Hong Kong), this insurance cover will be automatically extended for a maximum period of 10 days.

## Privilege for Family Trip

You will enjoy privilege premium if you insure with your unmarried children who are aged 17 or below. For details, please refer to premium table.

## One-way Cover

If you are leaving Hong Kong on an one-way ticket (e.g. to study abroad or to emigrate), you can choose to take one-way cover for protection for up to 7 days after arrival at the country of final destination. (Cover will terminate upon expiry of the period of insurance declared on the Certificate of Insurance if a shorter period is chosen.)

## COVID-19 Extension

Prudential is now extending to offer COVID-19 coverage for **PRUChoice Travel** under the following benefits, for new policies issued from 10 March 2023 until further notice, to make your trip safer and more enjoyable.

#### Medical Support

If you are diagnosed with COVID-19 during the trip overseas, we will offer coverages under Section 1 - Medical Support\* including:

- Overseas medical expenses
- Oversea hospital cash
- Compassionate visit
- Follow-up medical expenses in Hong Kong within 30 days upon returning to Hong Kong
- Medical appliance expenses

The maximum benefit limit under Section 1 – Medical Support remain unchanged.

<sup>^</sup>The COVID-19 extension does not cover any additional accommodation and transportation expenses to Hong Kong incurred by you due to COVID-19.

#### Cancellation

We will reimburse you with the irrecoverable deposits or charges paid in advance or contracted to be paid for the trip in the event of necessary and unavoidable cancellation of trip due to you or your Travel Companion is confirmed to have contracted COVID-19 within 7 days before departure date of the booked trip and is unfit to travel as certified by a doctor. This COVID-19 Extension for Cancellation does not cover any loss resulting directly or indirectly from COVID-19 which is diagnosed within 3 days after the Certificate of Insurance is issued. This COVID-19 Extension for Cancellation is subject to a sub-limit of HK\$25,000 out of the maximum limit as stated in the Policy under Section 6 – Cancellation with this maximum limit remains unchanged.

#### Curtailment

If you or your travel companion is confirmed to have contracted COVID-19 during the trip after trip commencement, and it is medically necessary and unavoidably for you or your travel companion to shorten the trip and return to Hong Kong early, we will reimburse you under Section 7 – Curtailment<sup>4</sup> for:

- Irrecoverable prepaid cost of the unused booked trip due to trip curtailment; or
- the additional travel ticket and/or accommodation cost reasonably and necessarily incurred by you for early return to Hong Kong.

This COVID-19 Extension for Curtailment is subject to sub-limit of HK\$25,000 out of the maximum limit under Section 7 – Curtailment with this maximum limit remain unchanged.

#This benefit does not provide cover in the event the booked trip is being extended or not shortened due to COVID-19 and the return date to Hong Kong is same as or later than the original itinerary of the booked trip.

#### Automatic 10 Days Extension

The Policy will be automatically extended for a maximum period of 10 days if you or your travel companion is diagnosed overseas with COVID-19 during the trip.

#### Important notes:

1. You must fulfil the prevailing entry rules and conditions including vaccination requirement both in Hong Kong and the planned travel destination(s), otherwise, no coverage and benefits shall be paid under this COVID-19 Extension of policy.
2. COVID-19 Extension does not cover any loss resulting directly or indirectly from COVID-19 which existed or was known or presented with any signs or symptoms relating to COVID-19 prior to the departure date of the booked trip.
3. The expenses incurred for COVID-19 Extension should be medically necessary and unavoidable and being certified by doctor.
4. COVID-19 Extension will be provided until further notice.
5. The maximum amount payable under each benefit item and in respect of the total sum for the above benefits shall not exceed the respective limit and the maximum limit of Section 1 – Medical Support as stated in the Policy including the benefits under COVID-19 Extension and all other Bodily Injury sustained from Accident and Illness contracted during the Period of Insurance.
6. Prudential reserves the right to suspend, vary or cease the offering of the coverage to new or renewal policies at any time without prior notice.
7. COVID-19 Extension is not an extra benefit o-ffered free-of-charge, and the benefit amount is subject to the policy terms and conditions, where relevant exclusions and disclaimers apply.



For details of COVID-19 Extension, please refer to the terms and conditions:

In the event that conflicts or inconsistency arise between the English and Chinese versions, the English version shall prevail.



## Main Exclusions



The following is a summary of the exclusions to **PRUChoice Travel Insurance**. Please refer to your Policy for complete details.

### General Exclusions applicable to All Sections

- War and kindred risks, government acts, nuclear hazard and civil commotion
- Unreasonable care and attention
- Accidents whilst engaging in sports or games in a professional capacity, or on a competitive basis (other than for leisure purpose), motor rallies or competitions (other than karting), aviation (other than as a fare-paying passenger in an aircraft which is duly licensed by relevant authorities for the transportation of passengers), or any other hazardous activities or pursuits or similar activities of the aforesaid
- Self-inflicted injury or illness
- Alcoholism and drug abuse
- Pre-existing medical conditions
- Any conditions (including issuance of Outbound Travel Alert) which existed or known to exist or announced publicly contemplating to exist before the application for this insurance or the time of itinerary confirmation in case of Annual Cover
- Venereal disease, AIDS and AIDS related complex
- Pregnancy, miscarriage or childbirth and all complications thereof
- Accidents occurred whilst the insured person is engaging in manual work in connection with any business, profession or employment or an occupation of pilot or crew member of any air or sea carrier, tour guide or escort etc
- Medical treatment being the specific purpose of the trip
- Loss of or damage to property arising from communicable disease
- Any claims arising from COVID-19 (except for COVID-19 Extension) or epidemic/pandemic, except for Section 3 – 24 Hours Emergency Assistance Services

### Medical Support

- Treatment obtained in Hong Kong (except as specified in the policy provisions)
- Non-essential treatment or surgery, or the extra charges for the private room accommodation, except where medically necessary
- Denture and related treatment except due to the necessary dental treatment for the sound and natural teeth of the insured person as a result of accident only which is covered as medical appliance

### Travel Delay

- Late arrival at the airport, port or train station
- Strike or industrial action or other causes which was in existence at the date of application for this insurance or at time of itinerary confirmation in case of Annual Cover
- Air traffic control

### Baggage and Personal Effects, Personal Money/ Credit Card/ Travel Document

- Normal wear and tear
- Confiscation or detention by customs
- Damage to fragile articles (including perishable food)
- Loss not reported to the police and the card issuer for unauthorized use of credit card within 24 hours, and/ or to the carrier immediately as appropriate
- Loss of or damage to mobile phones

### Personal Liability

- Injury to employees or members of the insured person's family
- Liability arising out of the use of motorized vehicles, aircraft, watercraft or the like
- Property belonging to or held in trust or in the custody of the insured person
- Liability directly arising from the insured person's specific pursuit of any trade, business or profession
- Liability assumed by the insured person by agreement

### Rental Vehicle Excess

- Any illegal and unlawful use of the rental vehicle by the insured person during the rental period
- Any incident in which the insured person is not holding a valid driving license
- The insured person is in condition under the influence of alcohol or drugs while controlling the rental vehicle
- Any damage to tyres only unless damage is caused to other parts of the rental vehicle at the same time

## Scale of Benefits of Personal Accident Section 人身意外保障－保障賠償表



In the event of an accident causing 因意外而引致的	Maximum Benefit (HK\$) 最高賠償額 (港幣\$)
<b>A. Death 死亡</b>	1,200,000
<b>B. Permanent Disablement 永久性傷殘</b>	
1. Total Permanent Disablement 完全永久傷殘	1,200,000
2. Total and Permanent Loss of Limb(s) 完全及永久喪失肢體	1,200,000
3. Total and Permanent Loss of Sight 完全及永久喪失視力	1,200,000
4. Total and Permanent Loss of speech and hearing of both ear(s) 完全及永久喪失語言能力及聽覺	1,200,000
5. Permanent and incurable insanity 永久及無法治療的精神錯亂	1,200,000
6. Total and permanent loss of use of: 完全及永久性傷殘：	
(a) thumb and four fingers of one hand 一隻手之拇指及四隻手指	840,000
(b) four fingers of one hand 一隻手之四隻手指	480,000
(c) thumb (both phalanges) 拇指（兩節指骨）	360,000
(d) thumb (one phalanx) 拇指（一節指骨）	180,000
(e) any other fingers (three phalanges) 其餘任何手指（三節指骨）	180,000
(f) any other fingers (two phalanges) 其餘任何手指（兩節指骨）	120,000
(g) any other fingers (one phalanx) 其餘任何手指（一節指骨）	90,000
(h) all toes of one foot 一隻腳的所有腳趾	240,000
(i) great toe (both phalanges) 大足趾（兩節趾骨）	90,000
(j) great toe (one phalanx) 大足趾（一節趾骨）	60,000
(k) any other toe 其餘任何足趾	36,000
<b>C. Third Degree Burn of 9% or more of the total body surface 身體總表面面積有9%或以上達第三級燒傷</b>	500,000



7. 提早結束旅程保障

若您因出現下列不能控制的原因而無可避免地提早結束行程並返回香港，我們將賠償您已繳付而未能退回的旅遊費用：

- I. 受保人、其同行直系親屬\*或同行旅遊夥伴身故、嚴重身體損傷或患疾病，並由醫生證明餘下旅程不適宜旅遊；
- II. 受保人的直系親屬\*或商業夥伴身故、嚴重身體損傷或患嚴重疾病，並由醫生證明；
- III. 受保人需出庭作供、出任陪審員或接受強制性隔離；
- IV. 發生不可預見的罷工、暴動、民亂、工業行動、劫機、恐怖主義襲擊、惡劣天氣、天災(包括但不限於地震、海嘯及火山爆發)、該飛機、火車或船隻機械或結構性故障或機場、火車站或碼頭關閉；
- V. 受保人或同行旅遊夥伴在香港主要居所因盜竊、火災、水災、地震或類似的自然災難，導致嚴重損毀，需要受保人或同行旅遊夥伴留於該處。
- VI. (只適用於**保誠精選**「寵愛寶」的保單持有人)受保人於**保誠精選**「寵愛寶」下受保的貓隻或狗隻因身體損傷或患病而死亡或需要在持牌獸醫診所/ 醫院進行手術或住院。

或  
於受保旅程期間，如您因以下情況而需要提早結束行程並返回香港，我們將賠償您額外的海外住宿及交通費用：

- 直系親屬\*身故、受傷或病重；
- 因劫機或於保險期內首次在計劃之目的地發生的暴動；或
- (只適用於**保誠精選**「寵愛寶」的保單持有人)受保人於**保誠精選**「寵愛寶」下受保的貓隻或狗隻因身體損傷或患病而死亡或需要在持牌獸醫診所/ 醫院進行手術或住院。

外遊警示保障

因香港保安局就您計劃之目的地首次發出\*\*外遊警示而必須提早結束旅程，我們將賠償受保人已繳付而未能退回的費用的損失及/ 或因而導致額外的海外住宿及交通費用的損失：

- 黑色外遊警示 – 100%的損失限額；或
- 紅色外遊警示 – 50%的損失限額。

綁架保障

因受保人及/ 或同行旅遊夥伴在旅程中遭受綁架，而導致旅程提早結束或受到阻礙時，我們將賠償受保人已繳付而未能退回的費用的損失或因而導致額外的海外住宿及交通費用的損失。

8. 更改行程保障^

若您已安排的公共交通工具\*因罷工、暴動、民亂、工業行動、劫機、恐怖主義襲擊、惡劣天氣、天災(包括但不限於地震、海嘯及火山爆發)、該公共交通工具\*機械或結構性故障或機場、火車站或碼頭關閉，而導致延誤超過8小時，我們將賠償您：

- 已繳付而未能退回的海外住宿及交通費用；或
- 因更改行程而引致額外的海外住宿及交通費用。

額外保障 – 航空公司清盤

航空公司於預訂行程內清盤，我們將賠償受保人未能退回的機票費用。

^ 惟有關索償並未於項目9 – 旅程延誤保障中獲得支付。

9. 旅程延誤保障#

若您已安排的公共交通工具\*因罷工、暴動、民亂、工業行動、劫機、恐怖主義襲擊、惡劣天氣、天災(包括但不限於地震、海嘯及火山爆發)、該公共交通工具\*機械或結構性故障或機場、火車站或碼頭關閉，而導致延誤超過5小時，我們將為旅程延誤首滿5小時賠償港幣\$200；其後每延誤滿8小時，賠償則為港幣\$400。

# 惟有關索償並未於項目8 – 更改行程保障中獲得支付。

50,000	<b>10. 行李延誤保障</b> 因航空公司誤送或劫機而令您在外地抵達目的地8小時後仍未取得隨行已登記寄艙的行李，您所購買的必需應急品如衣物或梳洗用品，可獲得賠償。	1,500
	<b>11. 個人責任保障</b> 保障您因疏忽而需對第三者的身體損傷或財物損失負上法律責任。	1,500,000
	<b>12. 租車自負額保障</b> 在旅程中，若受保人駕駛租用車輛，意外發生碰撞，或該車輛被偷竊或在停泊時損毀，當您租車時所安排的汽車保單作出賠償時，我們亦會賠償您須負責的有關自負額、免賠額及營業損失賠償(NOC)。	5,000
	<b>13. 中國醫療卡服務（只適用於全年保障）</b> 於中國內地旅遊時，如需要到指定醫院***住院治療，您只須出示任中橫中國醫療卡，便可享入院按金保證。	全額入院 按金保證

- \* “直系親屬”指受保人的合法配偶、父母、配偶父母、祖父母、配偶祖父母、子女、女婿或媳婦、兄弟姊妹、配偶兄弟姊妹、孫兒女、孫女婿或孫媳婦、合法監護人、未婚夫或未婚妻。
- \*\* “首次發出”警指示根據「外遊警示制度」下，自該制度產生以來就某一事件或事故首次所發出的警示。
- \*\*\* 指定醫院名單將不時更新，請參閱 [www.prudential.com.hk/travel-hospitalist.pdf](http://www.prudential.com.hk/travel-hospitalist.pdf)。
- % 為免混淆，創傷輔導不需要受保人在旅程中接受治療。
- + 公共交通工具指飛機、巴士、火車或船隻。

**全年保障**

倘若您經常到外地旅遊或公幹，**保誠精選**「旅遊樂」全年保障為您提供全面保障：

- 一年內不限旅遊次數，而每次旅遊的保障期最長為90天。
- 額外的中國醫療卡服務。
- 如您過去一年內並無任何索償記錄，您可於隨後年度續保時，獲得10%的無索償折扣優惠。如您在連續兩年內並無任何索償記錄，您隨後的續保保單更可獲得20%的無索償折扣優惠。
- 如您使用信用卡付款，每年將可獲得自動續保。

**自動延長10天保障**

於旅程期間，若您已安排的行程無可避免地於外地被迫延誤(包括因香港保安局就您計劃之目的地發出了任何外遊警示而造成的延誤)，我們將自動延長您的保障期最長達10天。

**家人同行尊屬優惠**

假如您為17歲或以下受供養的子女投保，您的保費將獲享尊屬優惠。有關保費詳情，請參閱保費表。

**投保單段旅程**

若您持單程機票離港，例如到海外留學或移民，便可選擇投保單段旅程，保障將於抵達目的地7天後完結(若您選擇較短之承保日期，則保障將於保險憑證上所列明之屆滿期後完結)。

「新冠肺炎伸延保障」

保誠現正為**保誠精選**「旅遊樂」提供以下「新冠肺炎伸延保障」，適用於續發日期為2023年3月10日或以後的新保單，直至另行通知。令您的旅程更安心及愉快！

醫療支援保障

如您於海外旅程時確診感染新冠肺炎，我們將按照保單中「項目一 – 醫療支援保障」^提供以下保障，包括：

- i. 海外醫療保障
- ii. 海外住院現金
- iii. 親友探望
- iv. 回港後30日內在港的覆診醫療費用
- v. 醫療器材費用

「項目一 – 醫療支援保障」所列最高賠償金額維持不變。

^ 此「新冠肺炎伸延保障」不保障您因感染新冠肺炎引致任何額外的住宿及交通費用保障。

取消旅程保障

如您或同行旅遊夥伴於旅程開始前7天內因感染新冠肺炎而經醫生證明醫療上必須而無可避免的情況下取消旅程，我們將賠償您已繳付或立約支付而未能退回的預繳旅遊款項。此「新冠肺炎伸延保障」之取消旅程保障不保障任何在於本公司發出保險憑證後3天內因感染新冠肺炎而直接或間接所引起的損失，此項最高賠償金額港幣\$25,000。而「項目六 – 取消旅程保障」之最高賠償金額則維持不變。

提早結束旅程保障

如您或其同行旅遊夥伴於海外旅程時感染新冠肺炎，而致您或其同行旅遊夥伴在醫療上必須及無可避免的情況下，提早結束計劃行程返回香港，我們將按照保單中「項目七 – 提早結束旅程保障」\*給您賠償：

- 因提早結束旅程而不可退回及未曾享用的行程預繳旅遊款項；或
- 提早結束旅程導致您合理及必須的額外住宿及/ 或返回香港的交通票據費用。

此「新冠肺炎伸延保障」下的 – 提早結束旅程保障之分項最高賠償金額為港幣\$25,000。而「項目七 – 提早結束旅程保障」之最高賠償金額則維持不變。

# 此「新冠肺炎伸延保障」之提早結束旅程保障不提供保障如旅程較原本的計劃行程延長或未有縮短，即實際返回香港日期與原本的計劃行程返回香港日期相同或延後。

自動延長10天保障

您或同行旅遊夥伴於計劃行程期間因感染新冠肺炎，保單將自動延長保障期最長達10天。

重要事項：

- 1. 您必須在旅程開始前符合香港及計劃前往之目的地現行的入境要求及條件包括疫苗接種規定，否則不會獲得保單之「新冠肺炎伸延保障」的任何保障或賠償。
- 2. 此「新冠肺炎伸延保障」不保障於計劃行程出發日期前已經存在或知悉因新冠肺炎確診或已出現新冠肺炎任何徵狀或病徵導致直接或間接的任何損失。
- 3. 「新冠肺炎伸延保障」保障的費用是醫療上必須及無可避免的，並由醫生證明。
- 4. 「新冠肺炎伸延保障」提供保障直至另行通知。
- 5. 「新冠肺炎伸延保障」賠償金額及保單中「項目一 – 醫療支援保障」因其他意外導致身體損傷及因患病於保險期內的賠償金額之總賠償不得超過保單內相應的分項及「項目一 – 醫療支援保障」最高賠償金額。
- 6. 保誠保留暫停、更改或停止於續發新保單或續保時提供此「新冠肺炎伸延保障」的權利而毋須預先通知。
- 7. 「新冠肺炎伸延保障」並非免費額外贈送，賠償受保單條款和細則約束，包括所有適用的不保事項和免責條款。

「新冠肺炎伸延保障」詳情請見條款及細則：



倘若中文內容及英文內容互有衝突或不一致之處，均以英文內容為準。



## 主要不保事項



下列只為**保誠精選「旅遊樂」**不保事項的概略，請參閱保單內所列明的詳細內容。

### 適用於整套保單的不保事項

- 戰爭及同類行動、政府法令、核能災難，及民亂所構成的損失
- 故意疏忽
- 以專業運動形式或在競爭(以休閒為目的則除外)情況下所參與的運動或比賽、賽車(高卡車除外)、飛行活動(以持票乘客身份，乘坐持牌客機則除外)、或任何其他危險活動或前述相似的活動時發生的意外
- 蓄意令自己受傷或生病
- 酗酒及濫用藥物
- 旅遊前已存在的任何病徵、病症
- 任何情況(包括外遊警示的發出)在申請投保時，或在投保全年保障而確定行程前經已存在或已知其存在或已就預期會出現作出公布
- 性病、愛滋病及與愛滋病有關連的病症
- 懷孕、流產、分娩及由上述引起的其他病症
- 因從事任何與商業或職業有關的體力勞動工作，或因從事任何空中或海上運輸工作的駕駛員或機員、導遊或領隊等職業而引起的意外
- 以治病為旅遊目的
- 因傳染病引致的財產/ 財物的損失或損壞
- 因新冠肺炎COVID-19 (「新冠肺炎伸延保障」除外) 或流行病或大流行病引致的任何賠償，惟「項目三 – 二十四小時緊急支援服務」除外。

### 醫療支援保障的不保事項

- 香港醫療費用(除於保單內註明的保障)
- 非必需的治療、手術或住用私家病房的額外費用
- 假牙及有關治療費用，惟因意外引致受保人原本健全及天然的牙齒必須接受牙科治療的相關費用將根據醫療器材獲得保障則除外

### 旅程延誤保障的不保事項

- 因受保人遲到機場、碼頭或車站所致
- 於申請投保時，或就投保全年保障而言，在確定行程時，已存在的罷工或工業行動，或其他已存在的原因
- 航空管制

### 行李及個人財物保障、個人現金/ 信用卡/ 旅遊證件保障的不保事項

- 破舊
- 被海關沒收或扣留
- 易碎物料(包括易腐壞的食物)的損毀
- 遺失而未能於24小時向警方及發卡中心(適用於信用卡被盜用)報失及/ 或未有盡快向有關的運輸公司報失
- 手提電話的遺失或損毀

### 個人責任保障的不保事項

- 導致受保人的僱員或家屬受傷
- 由使用機動車輛、飛機、船隻或類似物而引致的責任問題
- 屬於受保人或由受保人監管的物件
- 由受保人所從事的行業所引致的責任問題
- 受保人於其所簽的契約上所承擔的責任

### 租車自負額保障的不保事項

- 租用車輛期間，受保人非法及不合法使用該租用車輛
- 受保人在意外中未持有有效的駕駛執照
- 受保人因任何情況受到酒精或藥物影響下駕駛租用車輛
- 僅輪胎受損(如租用車輛其他部份同時受損則除外)

## Apply now 即時投保



Scan QR code to apply now  
掃描二維碼立即投保

## Table of Premium 保費表

Area 地區	(All figures in HK\$/ 以港幣\$計算)				
	No. of Days 日數	Insured Person Only 投保人	Insured Person & Spouse 投保人及其配偶	Insured Person & Children 投保人及其子女	Insured Person & Family 投保人及其家人
Asia & Specific Islands * 亞洲及 指定島嶼*	1	92	184	138	230
	2	137	274	206	343
	3	182	364	273	455
	4	220	440	330	550
	5	235	470	353	588
	6	245	490	368	613
	7	260	520	390	650
	8	271	542	407	678
	9	278	556	417	695
	10	286	572	429	715
	Over 10 days 10天以上	Scan QR code below for complete table of premium 掃描以下二維碼查閱完整保費表			
Worldwide 全球	1	138	276	207	345
	2	228	456	342	570
	3	304	608	456	760
	4	379	758	569	948
	5	410	820	615	1,025
	6	434	868	651	1,085
	7	450	900	675	1,125
	8	467	934	701	1,168
	9	503	1,006	755	1,258
	10	515	1,030	773	1,288
	11	529	1,058	794	1,323
	12	541	1,082	812	1,353
	13	559	1,118	839	1,398
	14	571	1,142	857	1,428
	Over 14 days 14天以上	Scan QR code below for complete table of premium 掃描以下二維碼查閱完整保費表			
Annual Cover Premium 全年保障保費	Insured Person Only 投保人		Insured Person & Family <sup>#</sup> 投保人及其家人 <sup>#</sup>		
	2,130		4,260		

\* Applicable for the trip including but not limited to Bahrain, Bangladesh, Bhutan, Brunei, Cambodia, Mainland China, India, Indonesia, Japan, South Korea, Laos, Macau, Malaysia, Mongolia, Myanmar, Nepal, Pakistan, The Philippines, Singapore, Sri Lanka, Taiwan, Thailand, United Arab Emirates (Abu Dhabi, Dubai), Vietnam or the island of Guam, Maldives, Palau, Saipan and Tinian.

\* 適用於包括但不限於巴林、孟加拉、不丹、汶萊、柬埔寨、中國內地、印度、印尼、日本、南韓、老撾、澳門、馬來西亞、蒙古、緬甸、尼泊爾、巴基斯坦、菲律賓、新加坡、斯里蘭卡、台灣、泰國、阿聯酋(阿布扎比，杜拜)、越南或於關島、馬爾代夫、帛琉、塞班島、天寧島等島嶼的旅程。

# No Claim Discount will be offered in accordance with the claim record of each Insured Person in the preceding period of insurance. In an Annual Cover for "Insured Person & Family", No Claim Discount will be given to the Insured Person and his/ her spouse only. However, the claim record of an insured dependant/ unmarried child shall be deemed and handled as if it was submitted by the Insured Person. Should there be a claim record for two or more persons to be insured in an Annual Cover for "Insured Person & Family", No Claim Discount will not be offered to the whole policy at renewal.

# 無索償折扣優惠將根據每名投保人上一投保年度的索償記錄而提供。在為「投保人及其家人」而設的全年保障中，無索償折扣只提供予投保人及其配偶，惟受保未婚子女的索償將被視作投保人的索償個案處理。若為「投保人及其家人」投保全年保障而當中有兩名或以上受保人士有索償記錄，則其續保保單將不會享有無索償折扣優惠。

Definition  
定義

1. "Children" refers to the insured person's dependent and unmarried children who are aged 17 or below.  
子女指受保人在17歲或以下並受供養的未婚子女。
2. "Insured Person & Family" refers to the Insured Person, his/ her legally married spouse, dependent and unmarried children who are aged 17 or below.  
受保人及其家人即受保人、其合法配偶及17歲或以下並受供養的未婚子女。



Scan QR code for complete Premium Table  
掃描二維碼查閱完整保費表

# Comprehensive Products to Cater for Your Needs

Prudential General Insurance Hong Kong Limited takes care of your everyday needs by providing a comprehensive range of products, including:

- **PRUChoice Card Protection Plus**
- **PRUChoice China Protection**
- **PRUChoice Clinic**
- **PRUChoice Cruise Travel**
- **PRUChoice Golfers**
- **PRUChoice HealthCare**
- **PRUChoice HealthCheck**
- **PRUChoice Home**
- **PRUChoice Home Décor**
- **PRUChoice Home Deluxe**
- **PRUChoice Home Landlord**
- **PRUChoice Hong Kong Study Care**
- **PRUChoice Maid**
- **PRUChoice Maid – Post-natal Carer Plan**
- **PRUChoice Motor**
- **PRUChoice Furkid Care**
- **PRUChoice Personal Accident**
- **PRUChoice Personal Accident Plus**
- **PRUChoice Relocation Care**
- **PRUChoice Travel**
- **PRUChoice Travel Overseas Study**
- **PRUChoice Travel Working Holiday**
- **PRUChoice Shop**
- **PRUChoice Office**
- **PRUChoice Group Medical**
- **PRUChoice Group Life**
- **Fire Insurance**

and many other insurance products.

To know more about our products, just call us or your financial consultant/ broker.

## 產品服務 全面周到

保誠財險有限公司為您提供以下一系列的保險服務，全面保障您的每一天。

- 保誠精選「失卡寶」
- 保誠精選「中國安心寶」
- 保誠精選「診療寶」
- 保誠精選「郵輪旅遊樂」
- 保誠精選「高球樂」
- 保誠精選「康療寶」
- 保誠精選「康檢寶」
- 保誠精選「家居寶」
- 保誠精選「家居裝修寶」
- 保誠精選「名家寶」
- 保誠精選「業主寶」
- 保誠精選「來港尚學寶」
- 保誠精選「僱傭寶」
- 保誠精選「僱傭寶」 – 陪月員計劃
- 保誠精選「駕駛寶」
- 保誠精選「寵愛寶」
- 保誠精選「安健寶」
- 保誠精選「倍安寶」
- 保誠精選「移居寶」
- 保誠精選「旅遊樂」
- 保誠精選「海外留學寶」
- 保誠精選「工作假期寶」
- 保誠精選「商舖寶」
- 保誠精選「興業寶」
- 保誠精選「團體醫療寶」
- 保誠精選「團體人壽寶」
- 火險

及其他各類的保險服務。

如欲查詢以上保險服務詳情，請致電本公司或您的理財顧問/ 經紀。

For further information, please go to:

<https://www.prudential.com.hk/en/contact>

如有查詢，請瀏覽以下網址：

<https://www.prudential.com.hk/tc/contact>

[www.prudential.com.hk](http://www.prudential.com.hk)

Note: This brochure is for reference only and does not constitute any contract or any part thereof between Prudential General Insurance Hong Kong Limited ("Prudential") and any other parties. Regarding other details and the terms and conditions of this insurance, please refer to the policy document. Prudential will be happy to provide a specimen of the policy document upon your request.

In the event of any inconsistency between Chinese and English versions of all terms and conditions, the English version shall prevail.

註：此小冊子只作參考之用，不能作為保誠財險有限公司（「保誠」）與任何人士或團體所訂立之任何合約或合約之任何部份，有關本保險之其他詳情及條款及條件，請參閱保單。如有需要，保誠樂意提供保單樣本以供閣下參考。

所有中文簡譯，如與英文有異，概以英文為準。





**Application Form for**  
**PRUChoice**  
Travel Insurance  
**保誠精選「旅遊樂」**  
**旅遊保障計劃**  
**申請表**

Applicable on or after 26 June, 2025  
2025年6月26日或之後適用

For further information, please go to:  
<https://www.prudential.com.hk/en/contact>

如有查詢，請瀏覽以下網址：  
<https://www.prudential.com.hk/tc/contact>

PRUChoice Travel Insurance 保誠精選「旅遊樂」旅遊保障計劃

Details of Applicant 申請人詳情

(Please complete in BLOCK LETTERS 請用英文正楷填寫)

Applicant 申請人

☐ One of Insured Person(s) 其中一名受保人

☐ Contact Person 聯絡人

Gender 性別

☐ Female 女

☐ Male 男

Surname 姓

Given Name 名

HKID or Passport No. 香港身份證或護照號碼

Date of Birth (dd/ mm/ yy) 出生日期 (日/ 月/ 年)

Occupation 職業

Home Tel No. 住宅電話號碼

Mobile No. 流動電話號碼

(Policy number will be sent to you via SMS 保單號碼將會透過短訊傳送給您)

Email Address 電郵地址

(Upon the issuance of the Policy, eDocument will be activated immediately, the hard copies of policy documents and renewal documents issued thereafter will no longer be mailed to you. Please register myPrudential – General Insurance account to access those aforesaid documents. Whenever a notification email is sent to your designated email address, you are deemed to have received the corresponding new eDocument. 保單簽發後，電子文件便會立即啟用，日後發出之保單及續保文件將不會再郵寄列印本給您。您必須有myPrudential – 一般保險賬戶，去查閱上述的文件。每當提示電郵已經發送到您指定的電郵地址，您將被視為已收有關的最新電子文件。)

Scan QR code to view eDocument Guide 掃描二維碼參閱電子文件指南

Correspondence Address 通訊地址

Flat/ Room 室

Floor 樓

Block 座

Building/ Estate 大廈/ 屋苑

Street/ Road & District Area 街道及地區

☐ HK 香港

☐ KLN 九龍

☐ NT 新界

Insured Person(s) 受保人		Occupation (for Annual Cover only) 職業 (只適用投保全年保障人士)	Gender 性別	Date of Birth (dd/ mm/ yy) 出生日期 (日/ 月/ 年)	Relationship 與申請人之關係	HKID or Passport No. 香港身份證或護照號碼
Surname 姓	Given Name 名					

Note : Application from some occupations are not accepted. For details, please contact your financial consultants or refer to the Policy wording.

註: 部份職業的投保恕不接受，詳情可向您的理財顧問查詢或查閱保單。

The Policy will not be in force until the application has been accepted by the Company and the premium has been paid.

保單需在本公司接納申請及已繳付保費後方才生效。

Details of Application 投保詳情

(Please ✓ as appropriate 請在適當方格加上“✓”)

☐ For Single Trip only\* 單次旅程\*

☐ For One-way Cover only 單段旅程

☐ For Annual Cover only\*# 全年保障\*#

☐ Asia & Specific Islands^ 亞洲及指定島嶼^

☐ Worldwide 全球

☐ Applicant only 申請人

☐ Applicant & Family 申請人及其家人

Period of Insurance 保險期

No. of Days 日數

dd(日) / mm(月) / yy(年)

Commencing on 出發日期

dd(日) / mm(月) / yy(年)

Total Premium (HK\$) 保費合共(港幣\$)

Period of Insurance 保險期

Policy to commence on 本保單由

dd(日) / mm(月) / yy(年)

for one year. 起一年內有效。

Total Premium (HK\$) 保費合共(港幣\$)

\* Note : The maximum period of insurance is 182 days for any one trip. 附註：每次旅程最長的保險期為182天。

# Note : During the insured period, the maximum period of insurance per trip is 90 days. 附註：在承保期間，每次旅程最長的保險期為90日。

^ Applicable for trips including but not limited to Bahrain, Bangladesh, Bhutan, Brunei, Cambodia, Mainland China, India, Indonesia, Japan, South Korea, Laos, Macau, Malaysia, Mongolia, Myanmar, Nepal, Pakistan, The Philippines, Singapore, Sri Lanka, Taiwan, Thailand, United Arab Emirates(Abu Dhabi, Dubai), Vietnam or the island of Guam, Maldives, Palau, Saipan and Tinian.  
適用於包括但不限於巴林、孟加拉、不丹、汶萊、柬埔寨、中國內地、印度、印尼、日本、南韓、老撾、澳門、馬來西亞、蒙古、緬甸、尼泊爾、巴基斯坦、菲律賓、新加坡、斯里蘭卡、台灣、泰國、阿聯酋(阿布扎比，杜拜)、越南或於關島、馬爾代夫、帛琉、塞班島、天寧島等島嶼的旅程。

@ No Claim Discount will be offered in accordance with the claim record of each Insured Person in the preceding period of insurance. In an Annual Cover for "Insured Person & Family", No Claim Discount will be given to the Insured Person and his/her spouse only. However, the claim record of an insured dependant/ unmarried child shall be deemed and handled as if it was submitted by the Insured Person. Should there be a claim record for two or more persons to be insured in an Annual Cover for "Insured Person & Family", No Claim Discount will not be offered to the whole Policy at renewal.  
無索償折扣優惠將根據每名投保人上一投保年度的索償記錄而提供。在為「投保人及其家人」而設的全年保障中，無索償折扣只提供予投保人及其配偶，惟受保未婚子女的索償將被視作投保人的索償個案處理。若為「投保人及其家人」投保全年保障而當中有兩名或以上受保人士有索償記錄，則其續保保單將不會享有無索償折扣優惠。

## Payment Method 付款方法

### ☐ By Cheque 以支票繳付

(Please make cheque payable to "Prudential General Insurance Hong Kong Limited")  
請註明支票抬頭人為「保誠財險有限公司」)

### ☐ By Credit Card 以信用卡繳付

(Annual Cover Policy will be renewed automatically on a yearly basis subject to underwriting approval and premium and levy will be collected from the designated credit card account.  
全年保障保單於核保後將每年自動續保及從指定的信用卡戶口內扣除保費及徵費。)

#### Credit Card Account Details 信用卡戶口資料

Applicable to payment by credit card only. 只供選擇以信用卡繳費之客戶填寫。

<input type="checkbox"/>		VISA Card VISA 卡	<input type="checkbox"/>		Master Card 萬事達卡	Credit Card Number 信用卡號碼	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Credit Card Expiry Date 信用卡有效期至	<input type="text"/>	<input type="text"/>	(mm/yy) (月/年)
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I/ We hereby authorise Prudential General Insurance Hong Kong Limited to collect from my/ our designated credit card account for all payment(s), recurring payment(s) and levy(ies) of this Insurance including that/ those related to initial instalment, subsequent endorsement(s).

本人/ 吾等授權保誠財險有限公司，經由本人/ 吾等指定的信用卡戶口內，扣除有關本保單的所有及經常性保費及徵費，包括與其後背書及續保有關之所有經常性保費及徵費。

Cardholder's Name  
信用卡持有人姓名

Cardholder's Signature  
信用卡持有人簽名

Date  
日期

## Declaration 聲明

- I/We, on behalf of myself/ourselves and any person(s) proposed to be covered under this insurance ("Relevant Person(s)") declare and confirm that the Relevant Person(s) is/are not going to this trip for engaging in the capacity of any of the following:  
- professional athlete for any sports or games, entertainer, movie or T.V. shooting crew or technician, stuntman, politician, civil servant on dangerous official duty, manual worker in connection with any business, profession or employment, pilot or crew member of any air or sea carrier, tour guide or escort.  
本人/ 吾等代表本人/吾等及任何擬訂受保於本保單之人士(「有關人士」)聲明及確認，有關人士在參與此旅程時並非以任何以下身份從事職務：  
專業性質參與任何運動或競賽的運動員、專業演員、電影或電視的拍攝工作人員或技術人員、特技人、政客、出任危險職務的公職人員、從事任何與業務、職業或工作有關的體力勞動工人、任何空中或海上運輸工作的駕駛員或機員、導遊或領隊。
- I/We, on behalf of the Relevant Person(s), declare that I/we understand and agree that if the Relevant Person(s) go to this trip for engaging in any capacity mentioned in the above clause 1, such Relevant Person(s) shall not be covered under this insurance.  
本人/吾等代表有關人士聲明，本人/吾等明白及同意，假如有關人士在參與此旅程時以任何上述第一條提及的身份從事職務，該有關人士將不會受本保單之保障。
- I/We hereby declare and confirm that all statements and particulars given by me/us in this application are, to the best of my /our knowledge and belief, true and complete. I/We understand and agree that this application shall form the basis of my / our contract with Prudential General Insurance Hong Kong Limited  
本人/吾等現聲明及確認就本人/吾等知悉範圍內，此申請表上填報的一切資料，均屬確實完整。本人/吾等並同意以此申請表作為本人/吾等與保誠財險有限公司(「貴公司」)之間所訂合約之根據。
- I/We authorize any person or company having any records or knowledge of my/our health to give Prudential General Insurance Hong Kong Limited such information as it requires.  
本人/吾等授權有關人士或公司，提供任何有關於本人/吾等健康狀況的資料或紀錄予貴公司，以供參照。
- I/We declare that the applicant under this insurance is a resident of Hong Kong SAR and any other persons covered under this insurance are aged 80 or below on the policy effective date (applicable to annual cover only).  
本人/吾等聲明此保單之申請人為香港特別行政區居民及所有受保人於保單生效日期當日年齡均為 80 歲或以下(只適用於全年保障)。
- I/We declare that neither the applicant nor any other persons covered under this insurance have ever been denied for travel insurance application.  
本人/吾等聲明此保單之申請人及所有受保人從沒有被拒絕旅遊保險之申請。
- I/We declare that the applicant is one of the persons covered under this insurance and is the traveller of the covered trip (Only applicable for single trip cover in which any person covered is NOT the resident of Hong Kong SAR).  
本人/吾等聲明此保單之申請人為此保單受保人之一及為該旅程之同行人士(只適用於有任何受保人為非香港特別行政區居民之單次旅程保障)。



## Important Notes to Applicant 申請人須知

1. Disclosure – The applicant is requested to disclose any other facts known to the applicant which are likely to affect acceptance or assessment of the insurance cover the applicant is applying for. Should the applicant have any doubts about what should be disclosed, please feel free to contact us or your financial consultant/ broker. The applicant is recommended to keep a record (including copies of letters) of any additional information given for the applicant's future reference. Failure to disclose or provision of inaccurate information may mean that the Policy will be rendered void and ineffective.  
透露 – 申請人必須就申請表內所有問題作出確實回答，並就申請需要提供一切有關資料，如有懷疑請向本公司或有關理財顧問/ 經紀查詢。如未有作出披露或作出不實披露或會令本保單作廢及不能生效。請保留申請表副本（包括信件影印本）以作日後參照。
2. A specimen copy of the Policy and a copy of your completed Application Form will be supplied on request.  
如有需要，本公司可提供保單原文及申請表副本以作參考。
3. All benefits and exclusions are only briefly outlined here. For further details, please refer to the Certificate of Insurance and the Insurance Policy.  
上述保障及不保範圍並未包括所有細節，欲知全部詳情請參閱保單。
4. The insurance is only valid for trips originating from Hong Kong. Cheque payment must accompany this Application Form. No refund of premium and levy is allowed once the Certificate of Insurance has been issued.  
此項保險只適用於由本港出發之旅程。支票須連同申請表一併繳交。保單簽發生效後概不發還保費及徵費。
5. The Application Form must be signed by a person who has attained age 18 or above.  
申請表必須由年滿18歲或以上的申請人簽署。
6. Please make sure the mobile number and email address of the applicant are correct. Once the Policy is issued, the policy number will be sent to the applicant via SMS. And, system will send Account Activation Code to the same mobile number during the registration of myPrudential. For environmental protection, Prudential will not mail this Policy/ endorsement and the subsequent policy renewal documents to the applicant; the corresponding eDocument will be stored in applicant's myPrudential account for their reference, and the applicant can print out the document if necessary. Whenever a notification email is sent to the applicant's designated email address, the applicant is deemed to have received the corresponding new eDocument. If the applicant has not registered myPrudential yet, please do so as soon as possible from our company website.  
請確保申請人的手提電話號碼及電郵地址是正確的。保單簽發後，申請人會透過手機短訊收到保單號碼；另外，登記myPrudential時，系統亦會向此手提電話號碼發送戶口啟動碼。為保護環境，保誠將不會郵寄此保單/ 批單及往後之續保文件予申請人；有關之電子文件將儲存於申請人的myPrudential戶口之內供申請人下載細閱。申請人有需要時亦可自行列印保單文件。每當提示電郵已經發送到申請人指定的電郵地址，申請人將被視為已收有關的最新電子文件。如申請人仍未登記myPrudential，敬請瀏覽本公司網站從速辦理。
7. This product is underwritten by Prudential General Insurance Hong Kong Limited ("Prudential"). The copyrights of the contents of this document are owned by Prudential.  
此產品由保誠財險有限公司（「保誠」）承保。此文件內容之版權是由保誠所擁有。
8. This document is for Hong Kong distribution only. It is not an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong. Prudential does not offer or sell any insurance product in any jurisdictions outside Hong Kong in which such offering or sale of the insurance product is illegal under the laws of such jurisdictions.  
此文件僅旨在香港派發，並不能詮釋為在香港境外提供或出售或遊說購買任何保險產品。如在香港境外之任何司法管轄區提供或出售任何保險產品屬於違法，保誠不會在該司法管轄區提供或出售該保險產品。
9. Levy collected by the Insurance Authority ("IA") (if any) has been imposed on this Policy at the application rate and would be remitted in accordance with the prescribed arrangements. For further information, please visit <http://www.prudential.com.hk/levy> or [www.ia.org.hk/tc/levy](http://www.ia.org.hk/tc/levy). If you do not pay the overdue levy timely, the Insurance Authority (may, according to the law, impose on the policyholder a penalty and may recover the outstanding levy as a civil debt due to the IA.  
保險業監管局（「保監局」）已按適用費率對此保單徵收徵費，有關徵費將按照訂明安排匯付。如需更多資訊，請瀏覽 <http://www.prudential.com.hk/levy> 或 [www.ia.org.hk/tc/levy](http://www.ia.org.hk/tc/levy)。若閣下未能依時清繳過期徵費，保險業監管局可根據法例向其施加罰款，亦可循民事程序追討欠付的徵費。
10. The Company shall have the right to alter the Premium Table and terms and conditions of this Policy from time to time without prior notice.  
本公司有權在沒有事先通知的情況下不時修改保費表和本保單的條款及細則。
11. Policy application must be finalized before Insured Person leaves the immigration counter in Hong Kong.  
保單投保須在受保人離開香港入境處櫃檯之前完成。

Warranty : Neither the applicant nor any other person covered under this insurance shall be travelling contrary to the advice of a Medical Practitioner or travelling for the purpose of obtaining medical treatment. Neither the applicant nor any other person covered under this insurance knows of any condition, cause or circumstance existing that may necessitate the cancellation, postpone or curtailment of the journey as planned. Neither the applicant nor any other person covered under this insurance shall be travelling for migration (unless One Way Cover is taken out).

保證：所有受保人的旅程絕無違反醫生之勸諭，亦非以治療為目的。所有受保人，對已安排而結果需取消、推遲或提早結束的旅程之原因及情況，事先均絕不知情。所有受保人的旅程絕非以移民為目的(投保單段旅程者除外)。

## Personal Information Collection Statement ("PICS") 收集個人資料聲明

Prudential General Insurance Hong Kong Limited (referred to as "Company", "our", "we", or "us") take the privacy and protection of your personal information seriously. We collect personal information from you that is necessary or helpful for us to either provide you with the product or service you have requested or to comply with statutory or contractual requirements (including the purposes mentioned below), or even for security purpose. We may collect personal information including, but not limited to, full name, address, contact details, contact details history, date of birth, gender, nationality, family members, beneficiaries, identity card copy and details, travel document information, health/ medical records, credit information, product history, claims history, biometric data including but not limited to your voice pattern, fingerprint and facial images, your location information based on your device, financial and medical information ("Personal Information") to provide you with the insurance or financial products or services. "Personal information" shall also include, but not be limited to, the personal information relating to your beneficiaries (or any other person designated or entitled to receive any benefits under an insurance policy), dependents, authorised representatives, company staff, and other individuals in relation to which you have provided personal information. If you provide personal information about another person to us, you confirm that you are either their parent or guardian or you have obtained that person's consent to provide such personal information for use and transfer by the Company for the purposes set out in this PICS. We may also collect Personal Information about you from third parties such as other insurance companies, agents, credit reference/ reporting agencies, vendors, financial institutions, fraud prevention agencies, government agencies, medical personnel, courts or public record.

保誠財險有限公司（簡稱「本公司」或「我們」）認真對待閣下個人資料的私隱及保護。為使我們可以向閣下提供閣下要求的產品或服務，或為遵守法定及合約要求，我們會向閣下收集必要或有幫助的個人資料。為向閣下提供保險或金融產品或服務，遵守法定或合同要求（以下概述的其他目的），及保安目的，我們可能會向閣下收集個人資料，包括但不限於全名、地址、聯絡資料、過往聯絡資料、出生日期、性別、國籍、家庭成員、受益人、身分證副本及資料、旅遊證件資料、健康/ 醫療紀錄、信貸資料、過往產品紀錄、過往索償紀錄、生物辨識資料，包括但不限於閣下的聲音模式、指紋及面部圖像、基於閣下的流動或其他電子裝置收集閣下的位置資料、財務及醫療資料（「個人資料」）。「個人資料」將包括但不限於與有關以下人士的個人資料：閣下的受益人（或任何其他根據保單被指定或有權獲得任何利益的人）、收養人、授權代表、公司職員及閣下曾提供其個人資料的其他人士。如閣下向我們提供其他人士的個人資料，即表示閣下確認閣下是該人的父母或監護人或閣下已取得該人士的同意以提供個人資料供本公司按此收集個人資料聲明的目的使用和轉移。我們亦可能會從第三方，如其他保險公司、代理、信貸資料服務/ 報告機構、供應商、金融機構、防欺詐機構、政府機構、醫務人員、法院或公開紀錄，收集關於閣下的個人資料。

## China Personal Information Protection Law (PIPL) 《中華人民共和國個人信息保護法》

The PIPL Addendum supplements the Personal Information Collection Statement and applies to you if you are located in Mainland China. The PIPL Addendum is available on our website at <https://www.prudential.com.hk/en/china-personal-information-protection-law/>

中國內地補充內容是對本個人信息收集聲明的補充，如果您在中國內地則適用此補充內容。您可在本網站 <https://www.prudential.com.hk/tc/china-personal-information-protection-law/> 查閱中國內地補充內容。

### 1. Purpose of Collection 收集資料之目的

We may use your Personal Information for the following purposes: (a) the administration of our products and services, including to provide any relevant services as discussed with you prior to any purchase of a product or service; (b) to process your application; (c) to administer and process insurance policies, insurance claims, medical, security and underwriting checks; (d) to process payment instructions; (e) to verify your eligibility for insurance, financial or wealth management products and services; (f) to design and provide you with insurance, financial and related products and services; (g) to communicate with you; (h) to comply with any regulatory or other legal requirements or other internal business requirements (whether imposed on us or any third parties in Section 2 below), including but not limited to anti-money laundering and Know-Your-Client obligations; (i) to investigate and settle claims and detect and prevent fraud (whether or not relating to the policy issued in respect of this application) and/ or other illegal activity, or security or technical issues; (j) to carry out checks using agencies including credit reference agencies, tracing companies or publicly available information; (k) to provide customer services; (l) to perform automated decision-making or profiling; (m) to perform a policy review or needs analysis; (n) to conduct research and statistical analysis (including use of new technologies); (o) to administer lucky draws and other contests; (p) to enable us to perform our obligations to you; (q) to keep your information on record and carry out other internal business administration; (r) with your specific consent where required for direct marketing as explained in Section 3 below, personalise and tailor, customised promotions, messages and suggestions to you; and (s) any other purpose directly relating to any of the above purposes. With your consent, we may also use your personal data to send you marketing communications, as described in Section 3 below.

Some of the purposes above are necessary to allow us to perform our contractual obligations to you and to enable us to comply with applicable laws and regulation. We may also use and share your Personal Information for the purposes described above to improve our products and services. Your Personal Information will be stored either for as long as you (or your joint policyholder) are our customer, or longer if required by law or as is otherwise necessary.

我們可能會使用閣下的個人資料作下列目的：(a) 管理我們的產品和服務，包括在購買產品或服務之前提供已與閣下討論的任何相關服務；(b) 處理閣下的申請；(c) 管理和處理保單、保險索償、醫療、抵押和承保檢查；(d) 處理付款指示；(e) 核實閣下申請保險、金融或財富管理產品及服務的資格；(f) 設計及為閣下提供保險、金融及相關的產品和服務；(g) 與閣下進行通訊；(h) 遵守任何監管或其他法律規定或其他內部業務規定（不論是向我們或下述第2部分所列的任何第三方實施），包括但不限於打擊洗錢和認識你的客戶（KYC）義務；(i) 就索償進行調查及和解，以及偵查及防止欺詐（不論是否有關就本申請簽發的保單）及/ 或其他非法行為或安全/ 技術問題；(j) 使用代理機構（包括信貸資料服務機構）、追蹤公司或公開可得資料以執行核實；(k) 提供客戶服務；(l) 執行自動決策或資料剖析；(m) 進行保單審查或需求分析；(n) 進行研究和統計分析（包括使用新科技）；(o) 進行管理幸運抽獎和其他比賽；(p) 使我們能夠履行對閣下的義務；(q) 保持閣下的資料記錄並執行其他內部業務管理；(r) 為直接市場推廣需要並在有需要時經閣下的特定同意下，如以下第3部分所述，為閣下量身訂製個性化的促銷、消息和建議；及(s) 與上述任何目的直接相關的任何其他目的。經閣下同意，我們亦可能會按照以下第3部分所列使用閣下的個人資料以向閣下發出促銷通訊。

為履行對閣下的合約責任及至使我們能夠遵守適用法律及法規，上述部分目的屬必要的。我們亦可能會為上述所列的目的使用及分享閣下的個人資料以改善我們的產品及服務。只要閣下（或閣下的聯名保單持有人）仍為我們的客戶，我們將一直保存閣下的個人資料，或如法律有所規定或因其他原因而為必要，我們則將其保存更長時間。

### 2. Classes of Transferees 被資料轉交者的類別

We may disclose your Personal Information to the group of companies including the Company and those of other entities whose ultimate parent company is Prudential plc including but not limited to Prudential General Insurance Hong Kong Limited ("companies within the Prudential Group") and their respective insurance agents, and to our financial/ medical/ wellness/ health business partners. We may also disclose your Personal Information to the following third parties (within or outside Hong Kong) for the purposes outlined at Section 1 above: (a) insurance agents; (b) insurance brokers; (c) re-insurance companies; (d) claims investigation companies; (e) organisations that consolidate claims and underwriting information for the insurance industry, fraud prevention organisations, other insurance companies (whether directly or through fraud prevention organisations or other persons named in this paragraph) and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information; (f) third party service providers who provide administrative, telecommunications, computer, information technology, data processing and storage, customer satisfaction analysis, payment, printing, redemption or other services to us to enable us to operate our business (including without limitation other insurers, lawyers, bankers, accountants, professional advisors, financial institutions and trustees, auditors, IT service and platform providers, insurance intermediaries, investment managers, agents, pension trustees (and other stakeholders), scheme advisors, introducers, and selected third party financial and insurance product providers); (g) industry associations and federations; (h) medical bill review companies; (i) your joint policy or investment holder; (j) researchers; (k) credit reference agencies; (l) debt collection agencies; (m) partnering financial institutions and partnerships; and (n) financial crime prevention agencies, any legal, regulatory, law enforcement or government bodies and the courts. We may also disclose your Personal Information to an actual or proposed assignee or participant in connection with a transaction with another company which affects the control, governance, structure and/ or management of all or a substantial part of our business, or if required to satisfy applicable legal or regulatory requirements. With your consent, we may also disclose your personal data to third parties to allow them to send you marketing communications, as described below.

我們可能會向該公司集團，包括本公司以及其他母公司為保誠集團成員的實體包括但不限於保誠財險有限公司（「保誠集團內的公司」）及他們各自的保險代理，及我們的金融/ 醫療/ 保健/ 健康業務夥伴，透露閣下的個人資料。為達到上述第一部分所列明之目的，我們亦可能會向下列第三方（在香港境內或境外）透露閣下的個人資料：(a) 保險代理；(b) 保險經紀；(c) 再保險公司；(d) 索償調查公司；(e) 為保險業整合索償及承保資料的組織、防欺詐組織、其他保險公司（不論直接或透過防欺詐組織或本段指名的其他人士），及保險業用作分析及核實現有資料與及後提供的資料而使用的數據庫或登記冊（及其營運商）；(f) 提供行政、電訊、電腦、信息技術、數據處理及儲存、客戶滿意度分析、付款、印刷、贖回或其他服務以令我們的業務可以運作的第三方服務供應商（包括但不限於其他保險公司、律師、銀行家、會計師、專業顧問、金融機構及受託人、審計師、IT服務及平台供應商、保險中介、投資經理、代理、退休金受託人及其他持份者）、計劃顧問、介紹人及選定的第三方金融和保險產品供應商；(g) 行業協會及聯會；(h) 醫療賬單審查公司；(i) 閣下的聯名保單或投資持有人；(j) 研究人員；(k) 信貸資料服務機構；(l) 收賬代理；(m) 夥伴金融機構及合作夥伴；及(n) 預防金融罪案機構、任何法律、監管和執法機構或政府機構及法院。在有關影響到我們全部或重大部分業務的控制權、治理、結構及/ 或管理的與另一公司的交易時，或在必須符合適用的法律或監管要求下，我們亦可能會透露閣下的個人資料予該等的實在或擬議受讓人或參與人。經閣下同意，我們亦會向第三方透露閣下的個人資料以讓該等第三方向閣下發出促銷通訊（如下文所述）。

3. Use and Transfer of Personal Data for Direct Marketing Purposes 使用及轉移個人資料作直接促銷用途

With your consent, we intend to use your name and contact details for promotional and marketing purpose including sending marketing communications and conducting direct marketing to you by electronic and non-electronic means including by post, in relation to the following products, services and subjects, and we require your consent in order to do so: insurance; annuities; retirement schemes; pensions; wealth and financial management; estate management; investment; financial; medical/ wellness/ health related products, reward/loyalty programme services and subjects ("**Classes of Marketing Subjects**").

We also intend to transfer your name and contact details to our insurance agents, other companies within the Prudential Group and their respective insurance agents, our Business Partners, and our Marketing Partners, to enable them to market any of the Classes of Marketing Subjects to you, and your written consent is required in order for us to do so. We may provide your personal data to such transferees for gain.

If you change your mind, and/ or you would like to opt-out of receiving direct marketing, you can advise our Data Protection Officer at service@prudential.com.hk.

經閣下的同意，我們擬使用閣下的姓名和聯絡資料，用於宣傳和市場推廣用途，包括通過電子和非電子方式（包括郵寄）向閣下發送市場推廣通訊和進行直接促銷，就以下產品、服務和目的，我們需要閣下的同意才可以這樣做：保險；年金；退休計劃；退休金；財富和財務管理；遺產管理；投資；金融；醫療；保健/ 健康相關產品；獎賞/ 優惠計劃服務及目的（「**促銷標的類別**」）。

我們亦擬將閣下的姓名和聯絡資料轉移給我們的保險代理人、保誠集團內的其他公司及其保險代理人、我們的業務合作夥伴和營銷合作夥伴，以使他們能夠向閣下推銷任何促銷標的類別，並且需要閣下的書面同意才能這樣做。我們可能因向此類受讓人提供閣下的個人資料而獲得利益。

如閣下改變主意，及/ 或閣下想選擇不接受直接市場推廣，可以與我們的資料保護主任聯絡（service@prudential.com.hk）。

4. Consequence of failing to provide Personal Information 未能提供個人資料的影響

Unless otherwise specified by us, it is mandatory for you to provide the Personal Information requested by us. If you do not provide such Personal Information, we may not be able to provide you the product or service that you've requested.

除非我們另有規定，否則閣下必須提供我們要求的個人資料。若閣下未提供有關個人資料，我們可能無法為閣下提供所要求的產品或服務。

5. Access and Correction Rights 查閱和更正的權利

Under the Personal Data (Privacy) Ordinance (the "**Ordinance**"), you have the right to request access to and correction of any Personal Information that you provide to us. If want to exercise your rights, or if you require any other information, you can advise our Data Protection Officer at service@prudential.com.hk or contact us using the details on "Contact Us" section of the Company website (https://www.prudential.com.hk/scws/pages/en/contact-us/contact-us-home/index.html) or our Privacy Notice.

If you move/ moved to a European Union ("**EU**") jurisdiction, we may be required to provide you with further information, and you may have additional rights, under the EU General Data Protection Regulation. This information and these rights are set out in the Privacy Notice on our Company website.

We update our Privacy Notice from time to time. We encourage you to familiarise yourself with the Privacy Notice on our Company website. The Privacy Notice is available on our Company website at https://www.prudential.com.hk/scws/pages/en/privacy-policy/index.html. By completing and progressing with this form, you confirm that you have read and understood this PICS.

Business Partners means our service providers who provide administrative, telecommunications, computer, information technology, data processing and storage, customer satisfaction analysis, payment, printing, redemption or other services to us to enable us to operate our business, accountants, auditors, IT service and platform providers, insurance intermediaries, reinsurers, investment managers, agents, pension trustees (and other stakeholders), scheme advisors, introducers, selected third party financial and insurance product providers, and our legal advisers.

Marketing Partners means our service providers who provide administrative, telecommunications, computer, payment, printing, third-party rewards/ loyalty/ privileges programs, medical/ health/ wellness related products, redemption or other services to us to enable us to operate our business, insurance intermediaries, pension trustees (and other stakeholders), scheme advisors, introducers and selected third party financial and insurance product providers.

根據《個人資料（私隱）條例》（「**條例**」），閣下有權要求查閱及更正任何閣下提供給我們的個人資料。閣下如欲行使閣下的權利，或如閣下需要任何其他資料，請聯絡 我們，閣下可以發送電郵至service@prudential.com.hk或使用本公司網站(https://www.prudential.com.hk/scws/pages/tc/contact-us/contact-us-home/index.html)或我們的私隱通知中「聯絡我們」部分所列的資料與我們的資料保護主任聯絡。

如閣下搬遷/ 已搬遷至歐洲聯盟（「**歐盟**」）司法管轄區，我們可能需要向閣下提供進一步資料，且閣下可能在歐盟《通用數據保障條例》下享有額外權利。此類資料及此等權利均載於本公司網站上的私隱通知中。

我們會不時更新我們的私隱通知，並建議閣下瀏覽本公司網站以了解該私隱通知。該私隱通知可在本公司網站〔https://www.prudential.com.hk/scws/pages/tc/privacy-policy/index.html〕上查閱。閣下填妥並繼續提交本表格，即表示閣下確認已閱讀並理解本收集個人資料聲明。

業務合作夥伴指我們的服務供應商、提供行政、電信、電腦、信息技術、數據處理及儲存、客戶滿意度分析、支付、印刷、贖回或其他服務予我們，以使我們能夠經營我們業務，會計師、審計師、IT服務和平台供應商、保險中介機構、再保險承保人、投資經理、代理、退休金受託人（和其他持分者）、計劃顧問、介紹人、核准的第三方金融和保險產品供應商以及我們的法律顧問。

營銷合作夥伴指我們的服務供應商提供行政、電信、電腦、支付、印刷、第三方獎賞/ 會員/ 優惠計劃、醫療/ 健康/ 保健相關產品、贖回或其他服務，以使我們能夠經營我們業務、保險中介、退休金受託人（和其他持分者）、計劃顧問、介紹人和核准的第三方金融和保險產品供應商。

☐ I agree to receive marketing communications and materials, such as exclusive customer offers and product promotions.  
我同意接收市場推廣通訊和資料，例如獨家客戶優惠、健康和產品推廣。

Signature of Applicant* 申請人簽署*	Financial Consultant's Name (Please complete in BLOCK LETTERS) 理財顧問名稱（請用正楷填寫）	
<b>X</b>	Financial Consultant's Division and Code 理財顧問組別及編號	
	Mobile Number 流動電話號碼	Office Location 辦公地點
Application Date 投保日期		

\* The signature of this Application Form is only valid for 30 days from the date of your signature. 此申請表上的簽署只於簽署日期起30日內有效。

For Office Use Only 本公司專用		
Approved by	Date	Effective Date
Restrictions <input type="checkbox"/> No <input type="checkbox"/> Yes		